

Information to identify the case:

Debtor 1	Sharon Y Snyder	Social Security number or ITIN	xxx-xx-9110
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	David Snyder Jr.	Social Security number or ITIN	xxx-xx-7650
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-14131-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sharon Y Snyder

8/3/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sharon Y Snyder
 David Snyder, Jr.
 Debtors

Case No. 17-14131-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318J01

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 Total Noticed: 53

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db/jdb
 cr
 516678853 +Sharon Y Snyder, David Snyder, Jr., 807 Somers Town Lane, Galloway, NJ 08205-6004
 516678855 +Mariner Finance, 6825 Tilton Road, D6, Egg Harbor Township, NJ 08234-4408
 516678860 +Atlantic Medical Imaging, P.O. Box 1564, Indianapolis, IN 46206-1564
 516678861 +Bosco's, Retail Services, P.O. Box 30257, Salt Lake City, UT 84130-0257
 516922170 +Choice Privileges, P O Box 13337, Philadelphia, PA 19101-3337
 516678861 +Client Services Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
 516678864 +Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516678864 +Fulton Bank or New Jersey, Cardmember Service, P.O. Box 790408,
 Saint Louis, MO 63179-0408
 516678866 +Jefferson Hospital, 111 South 11th St., Philadelphia, PA 19107-5084
 516678869 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 516736947 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
 516678871 +PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
 516678872 +RA Pain Services, P.O. Box 4605, Lancaster, PA 17604-4605
 516678873 +Recon Ortho Asso II PC, P.O. Box 757910, Philadelphia, PA 19175-7910
 516713878 +STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA,
 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2018 23:40:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 03 2018 23:40:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516678852 +EDI: GMACFS.COM Aug 04 2018 03:13:00 Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
 516705121 EDI: GMACFS.COM Aug 04 2018 03:13:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 516678854 +EDI: TSYS2.COM Aug 04 2018 03:13:00 Barclay Card Services, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 516678857 +EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, P.O. Box 26625,
 Richmond, VA 23261-6625
 516678856 +EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 516897522 EDI: BL-BECKET.COM Aug 04 2018 03:13:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516678859 +EDI: CHASE.COM Aug 04 2018 03:13:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 516874408 +E-mail/Text: bncmail@w-legal.com Aug 03 2018 23:41:05 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 516678862 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 03 2018 23:40:25 Ditech, P.O. Box 6172,
 Rapid City, SD 57709-6172
 516879534 E-mail/Text: bankruptcy.bnc@ditech.com Aug 03 2018 23:40:25
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516678863 +EDI: BLUESTEM Aug 04 2018 03:13:00 Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 516678865 +EDI: WFNNB.COM Aug 04 2018 03:13:00 Game stop, P O Box 659450,
 San Antonio, TX 78265-9450
 516678867 +E-mail/Text: BKRMailOPS@weltman.com Aug 03 2018 23:40:27 Kay Jewelers, P O Box 740425,
 Cincinnati, OH 45274-0425
 516678868 +EDI: CBSKOHLS.COM Aug 04 2018 03:13:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
 517032260 +EDI: RESURGENT.COM Aug 04 2018 03:13:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
 c/o Resurgent Capital Services 29603-0587
 517032259 EDI: RESURGENT.COM Aug 04 2018 03:13:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 516915163 EDI: RESURGENT.COM Aug 04 2018 03:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of LendingClub Corporation & LC Trust I, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 516915165 EDI: RESURGENT.COM Aug 04 2018 03:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Murray Hill Grantor Trust, 2016-LC1, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 517230969 EDI: RESURGENT.COM Aug 04 2018 03:13:00 LVNV Funding, LLC its successors and assigns as as,
 PO Box 10587, Greenville, SC 29603-0587
 516678870 +E-mail/Text: bk@lendingclub.com Aug 03 2018 23:41:25 Lending Club, 71 Stevenson Street,
 Suite 300, San Francisco, CA 94105-2985
 516838834 +EDI: MID8.COM Aug 04 2018 03:13:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516922099 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 516922142 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 318J01

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Total Noticed: 53

Date Rcvd: Aug 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516922091 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC,
c/o Choice Privileges, POB 41067, Norfolk VA 23541
516922112 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC,
c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
516923139 +E-mail/Text: bncmail@w-legal.com Aug 03 2018 23:41:05 Prosper Marketplace Inc.,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516765464 EDI: Q3G.COM Aug 04 2018 03:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
516747829 EDI: Q3G.COM Aug 04 2018 03:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516678874 +E-mail/Text: Supportservices@receivablesperformance.com Aug 03 2018 23:41:43 RPM,
20816 44TH Avenue, Lynnwood, WA 98036-7799
516678875 +EDI: RMSC.COM Aug 04 2018 03:13:00 Sams club, P.O. Box 530942, Atlanta, GA 30353-0942
516678876 +EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank, P.O. Box 530916,
Atlanta, GA 30353-0916
516678877 +EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank / Amazon, P.O. Box 965060,
Orlando, FL 32896-5060
516868468 +EDI: AIS.COM Aug 04 2018 03:13:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516678878 +EDI: RMSC.COM Aug 04 2018 03:13:00 Walmart / Synchrony Bank, ATTN: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
516887081 EDI: WFFC.COM Aug 04 2018 03:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516678879 +EDI: WFFC.COM Aug 04 2018 03:13:00 Wells Fargo Card Services, P.O. Box 10347,
Des Moines, IA 50306-0347

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516678858 ##+CareCentrix, P.O. Box 7780, London, KY 40742-7780

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Emmanuel J. Argentiari on behalf of Creditor STERLING JEWELERS INC. D/B/A KAY JEWELERS
bk@rgalegal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Mariner Finance ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Thomas E. Dowe on behalf of Debtor Sharon Y Snyder tdesquire@hotmail.com
Thomas E. Dowe on behalf of Joint Debtor David Snyder, Jr. tdesquire@hotmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William E. Craig on behalf of Creditor Ally Financial mortoncraigecf@gmail.com,
mortoncraigecf@gmail.com

District/off: 0312-1

User: admin
Form ID: 318J01

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 11